

Are you covered?

To protect our citizens, Virginia law requires insurance coverage for all registered vehicles.

From the moment you register your vehicle to the day the registration period expires, your vehicle must be covered by a liability policy issued by an insurance company licensed to do business in Virginia – even if the vehicle is not working or not being used.

If you register your vehicle and it's not covered by liability insurance, you face a \$500 penalty fee or suspension of your driver's license and vehicle registrations, plus higher insurance premiums for the next three years.

Virginia requires minimum limits of liability coverage:

Bodily injury/death of two or more persons	\$50,000
Bodily injury/death of one person	\$25,000
Property damage	\$20,000

Remember, if you sell, trade or dispose of your vehicle, be sure to notify DMV if you want to transfer the license plates to another insured vehicle. If you do not want to transfer your license plates, please return them at any DMV customer service center.

“Well, I’ll take a chance and go a few days without insurance...”

Actually, it's a sure bet you'll be caught. Whenever a motorist cancels a liability policy, or adds or removes a vehicle from a policy, insurance companies notify DMV.

Why take chances? Get insurance on your vehicle before you register it. Or, if insurance is not an option, pay the \$500 uninsured motor vehicle fee. Paying this fee does not provide insurance coverage, but it does allow you to register your vehicle in Virginia for one year.

Questions?

Visit the DMV web site at
www.dmvNOW.com

- a wealth of motorist information
- online transactions to serve you
- safety tips that could save your life
- driving study-aids for your teen
- coloring pages for the kids

Phone us toll free at **1-866-DMV-LINE**
or 1-800-435-5137.



Virginia Department of Motor Vehicles
P. O. Box 27412
Richmond, Virginia 23269-0001
1-866-DMV-LINE (368-5463) or
1-800-435-5137

DMV 166 (July 2003)
© The Commonwealth of Virginia
Department of Motor Vehicles
(DMV) 2003. All rights reserved.